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- 1-YEAR TAX RETURNS PROGRAM
- DEPLETION OF ASSETS PROGRAM
- PORTFOLIO FULL DOC
- 12-MONTH BANK STATEMENTS PROGRAM
- SUBSTANTIAL ASSETS PROGRAM

● **NEW: EXPANDED CRITERIA PROGRAM**

Give your clients a second chance at homeownership with our special 5/1 & 7/1 ARMs. Designed for borrowers with less-than-perfect credit: short sale, foreclosure, deed-in-lieu, BK, and mortgage lates are acceptable. Minimum FICO: 660

● **NEW: NO RATIO 49.9 PROGRAM**

Designed for high net-worth owner-occupied borrowers with superior credit, liquid assets, and reserves. Loan amounts to \$3.5M and 49.9% LTV with 50% down, 740-760 mid-FICO, and 36-months reserves.

**CALL TODAY TO PUT OUR POWERFUL IN-HOUSE LENDING PLATFORM  
TO WORK FOR YOU AND YOUR CLIENTS.**



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CALABASAS: 23586 Calabasas Road, Suite 203, Calabasas, CA 91302 | P 818.735.7979 | F 818.735.7970

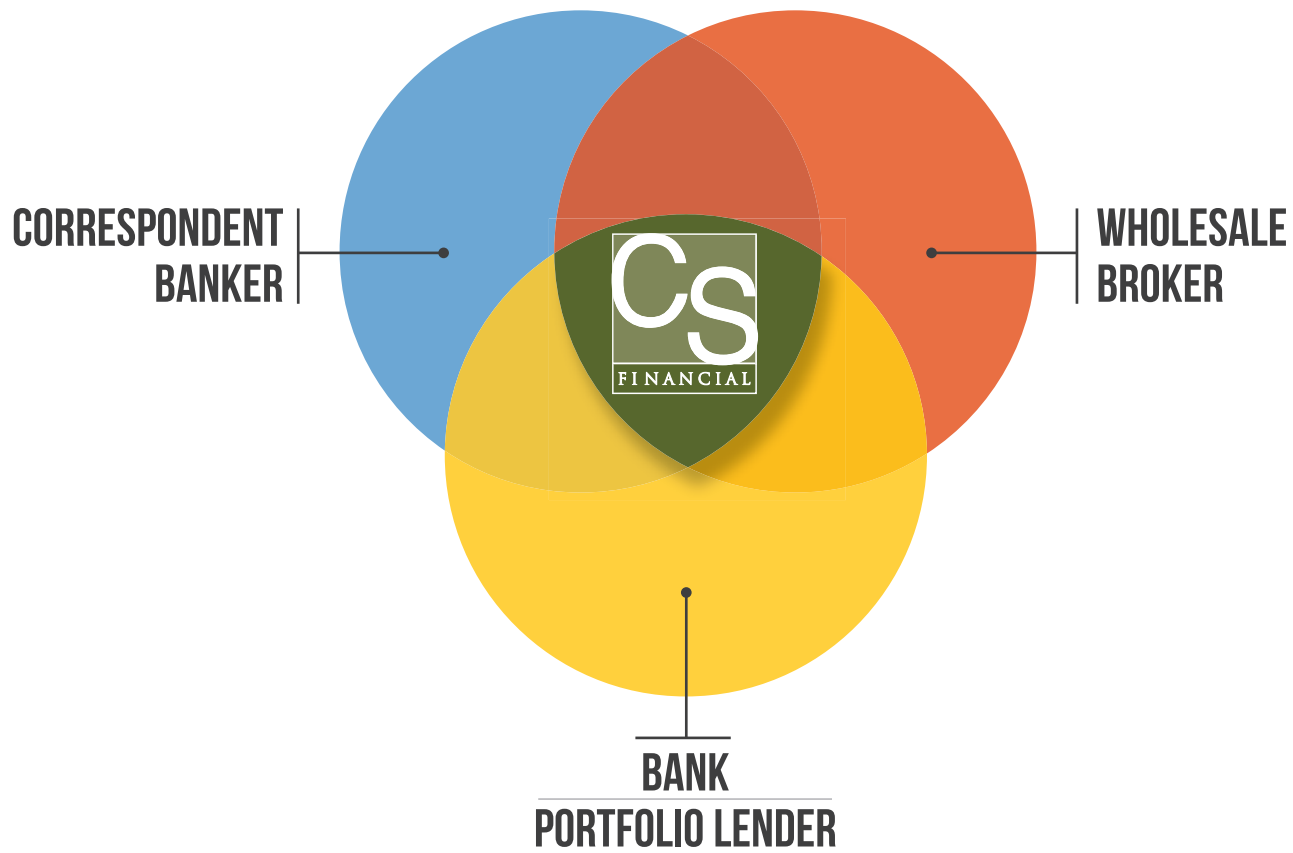
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Some products offered by CS Financial include modified documentation requirements and may have a higher interest rate, more points or more fees than other products requiring documentation. Minimum FICO, reserve, and other requirements apply. Contact your Loan Officer for additional program guidelines, restrictions, and eligibility requirements. Rates, points, APR's and programs are subject to change at any time until locked-in.

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CS Financial's team of industry-leading loan officers has closed over 30,000 deals and originated more than \$17 billion since 1999. As Southern California's premier private mortgage banker, we specialize in providing our loan officers with **MORE: more lending options, more support, and more control** – everything a loan officer needs to be successful in our unique market.



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**Call Jeff Uniack, SVP of Loan Production at 310-777-3600 today to see how CS Financial can make real estate a land of opportunity for you.**

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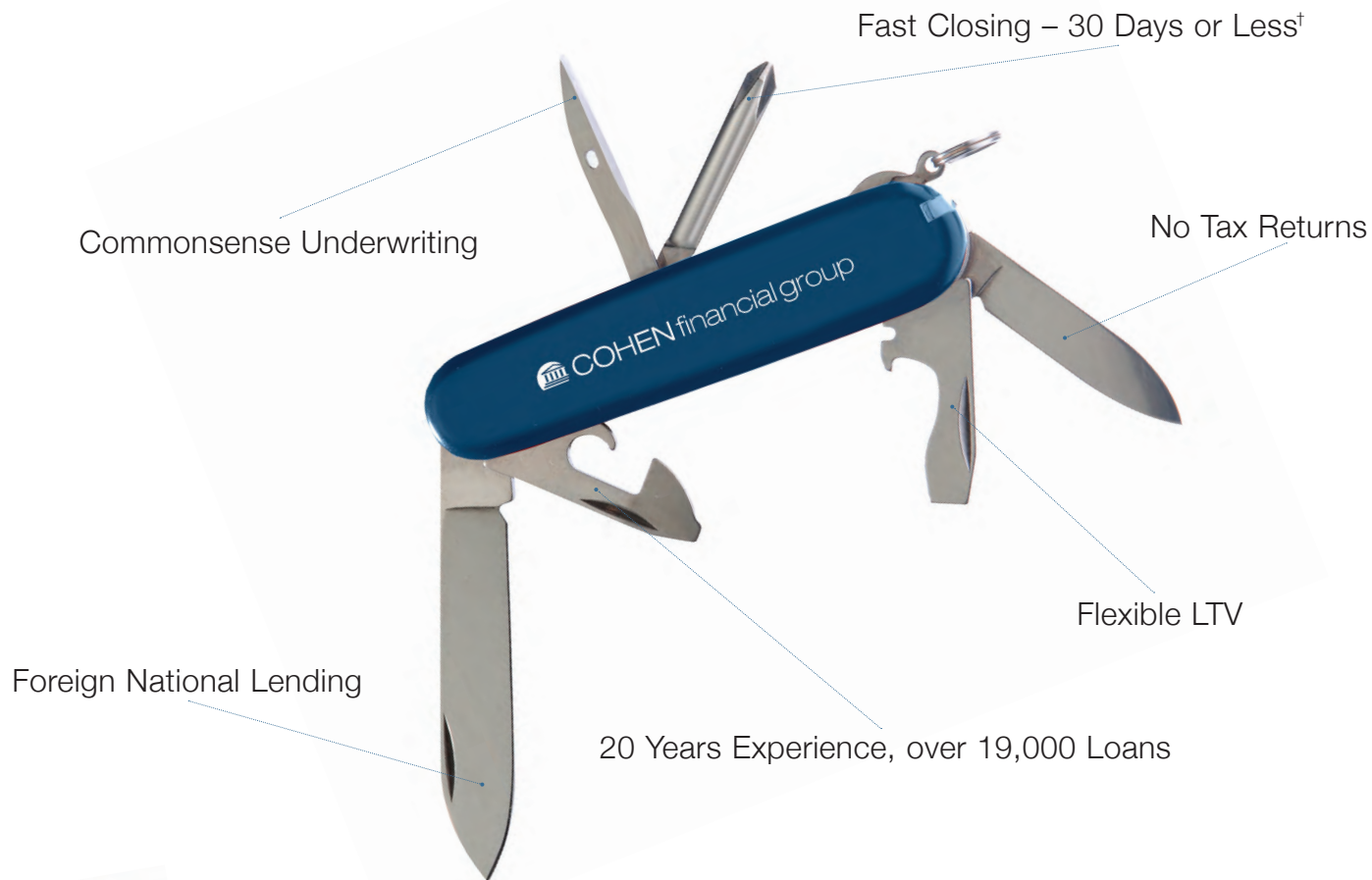
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Mark Cohen, Broker  
DRE#: 1016103 - NMLS#: 37230

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# Cohen Financial Group has the right tools to open any door.

Here are just a few of the deals we've closed in the last 30 days:

**JUMBO PURCHASE**

**Foreign National**

\$7.5M Sale Price - Beverly Hills

\$4.5M Loan Amt (60% LTV)

**No U.S. tax returns - qualified on foreign tax returns**

No seasoned funds in U.S.

No U.S. credit, had SS#

3.50% / 3.59% APR, 5/1 ARM, I.O.

**JUMBO PURCHASE**

**No tax returns Closed in 24 days**

\$1.1M Sale Price - Calabasas

\$770K Loan Amt (70% LTV)

**No tax returns - 12 month bank statements used to qualify**

3.75% / 3.82% APR, 10/1 ARM

**JUMBO PURCHASE**

**1 Yr. tax returns used to qualify 1 year in new business**

\$910K Sale Price - Hollywood

\$728K Loan Amt (80% LTV)

3.50% / 3.47% APR, 10/1 ARM

**Turned down from major retail bank**

Cohen Financial Group has the banking resources and expertise to close complex loan transactions for self-employed borrowers.

**High LTV Product: 90% to \$750K, 85% to \$2M Max Sales Price**

**NEW PROGRAM, LOW RATES:**

**3.000%**  
2.90% APR  
5/1 ARM (\$0-\$2,000,000)

**3.375%**  
3.16% APR  
7/1 ARM (\$0-\$2,000,000)

**3.875%**  
3.43% APR  
10/1 ARM (\$0-\$2,000,000)

All loans 80% first trust deed (No I.O.) with 5% lender carried back line of credit.

Rates as of October 22, 2013

\*These products may have a higher interest rate, more points or more fees than other products requiring documentation. Minimum FICO and other requirements apply. All LTVs represented are based on appraised value. Contact Cohen Financial Group for additional program guidelines, restrictions, and eligibility requirements. Programs, rates, and APRs subject to change at any time without prior notice. Cohen Financial Group is a division of CS Financial, Inc., a real estate broker licensed by the CA Dept of Real Estate, lic# 01257559, NMLS# 31132.



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# HOME LENDING MINUS THE ROADBLOCKS



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### Contact us to learn more



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kenkamins.com



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Senior Mortgage Loan Officer  
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**Call today for a free  
preliminary approval<sup>1</sup>**

### 📍 VISIT OUR OFFICE

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1. An EverBank preliminary approval is based on information provided and current market conditions and is not final loan approval. Until a property is identified and the rate is locked, the interest rate and other loan terms and conditions may change without notice. Applications must meet our lending standards at the time of final approval, including an acceptable appraisal and validation of credit and underwriting information.



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- **Interest-Only Payment Option**—make lower monthly payments and maximize your potential tax deduction. (Consult a professional tax advisor.)<sup>2</sup>
- **Portfolio Lender**—receive specialized underwriting on the most complex mortgages for loan amounts above \$5 million, on a case-by-case basis.

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**David Rubenstein**  
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david.rubenstein@unionbank.com



<sup>1</sup> Loans subject to credit and collateral approval. Financing available for collateral located in CA, OR, or WA. Restrictions may apply. Terms and conditions subject to change.

<sup>2</sup> With an interest-only mortgage payment, you will not pay down the loan's principal balance during the interest-only period. Once the interest-only period ends, your payments will increase to pay back the principal and interest. Rates are subject to increase over the life of the loan. Contact your mortgage consultant to determine what your payments might be once the interest-only period ends.

reflecting on a vision...



☑ Brentwood Summer 2008

☑ Marina del Rey • Venice Spring 2013

☑ Pacific Palisades Winter 2013/14



We make sure your clients breathe comfortably throughout the transaction !

**Gary Sayble**  
 (310) 629-8099  
 gary@pgloan.com  
 NMLS : 311647  
 DRE Lic : 01262428



**Paul Tropp**  
 (310) 701-9278  
 paul@pgloan.com  
 NMLS : 323205  
 DRE Lic : 01393238

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# YOUR WESTSIDE LENDING TEAM ANNOUNCES

*Nancy Everett has joined Wintrust Mortgage!*



## **Nancy Everett**

*Senior Loan Officer* • NMLS# 374442

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This exciting change allows Nancy to continue to offer her clients and referral partners outstanding mortgage services with many additional benefits such as:

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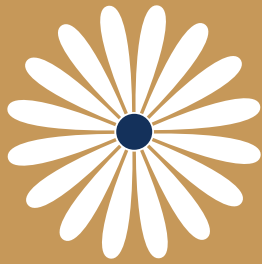
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- ✿ High touch CRM program
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- ✿ Best in class management and operations that understand what on time closing of a purchase transaction really means

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# 14 DAY CLOSE GUARANTEE\*

## BRANCH LOCATION

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**Todd Seabold**  
*Branch Manager*  
NMLS #486120

c: 310.367.7696  
d: 310.409.2160  
todd.seabold@nafinc.com

\*14 business day guarantee only applies to purchase transactions. This guarantee does not apply to Reverse Mortgages, FHA 203k, loans that require prior approval from an investor, brokered loans, or loans with a 2nd lid. The guarantee does not apply if events occur beyond the control of NAF, including but not limited to: appraised value, escrow or title delays, 2nd lien holder approval, short sale approval, or lender conditions that cannot be met by any party. The 14 day trigger begins when your initial application package is complete and you have authorized credit card payment for your appraisal. If NAF fails to perform otherwise, a credit of \$250 will be applied toward closing costs. Licensed by the California Department of Business Oversight under the Residential Mortgage Loan Act License #4131117. NMLS ID#6606. © New American Funding. New American and New American Funding are registered trademarks of Broker Solutions, DBA New American Funding. All Rights Reserved. 9/2013





# Welcome **Aimee Poquette & Melissa Menard**

John Aaroe and  
Sam Kraemer, Branch Manager  
are pleased to welcome **Aimee Poquette & Melissa Menard**  
to our Brentwood office.

Aimee can be reached at:  
310.428.7003 | [aimee@justaskweknow.com](mailto:aimee@justaskweknow.com)

Melissa can be reached at:  
310.729.9726 | [melissa@justaskweknow.com](mailto:melissa@justaskweknow.com)



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BRENTWOOD

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*proudly welcome*

**MARCO CARACAS**

**AS THE NEW TEAM LEADER**



Marco Caracas, Broker associate, has been in the real estate industry almost 10 years, and with Keller Williams Realty over 2 years. Marco has proven to be a strong leader and has built a great solid team through the Keller Williams models which closed 93 transactions this past year. Marco and his team have been recognized with the #1 Team award for "Units Closed" in the Central Southern Region.

Marco brings with him his passion for growth and his commitment to helping others grow. He has opened up to new opportunities. Going forward Marco Caracas is going to have a active position as the Team Leader at the Encino-Sherman Oaks market center.

**MARCO CARACAS**

818.380.5100

| [mcaracas@kw.com](mailto:mcaracas@kw.com)



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\$600,000 - \$4,500,000  
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3.50%

5/1 Adjustable Rate Mortgage  
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3.631% APR - 60% LTV 70% LTV by exception

4.125%

7/1 Adjustable Rate Mortgage  
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4.213% APR - 60% LTV 70% LTV by exception

No Tax Return Required. Irrevocable Trust, Blind Trust, & LLC Vesting OK. Purchase or Refinance. Business Funds Allowed. Foreign Buyer OK.  
Rates as of October 22, 2013

- No Tax Returns To Qualify
- Close As Fast As 21 Days<sup>†</sup>
- Area Specific Jumbo Appraisers

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After more than three decades of consistently providing the most innovative, personalized loan solutions available anywhere in the industry, **Gloria Shulman** and her team at CenTek Capital Group are experts at closing transactions under all market conditions.

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**“YOUR DEAL MUST GO THROUGH!”**

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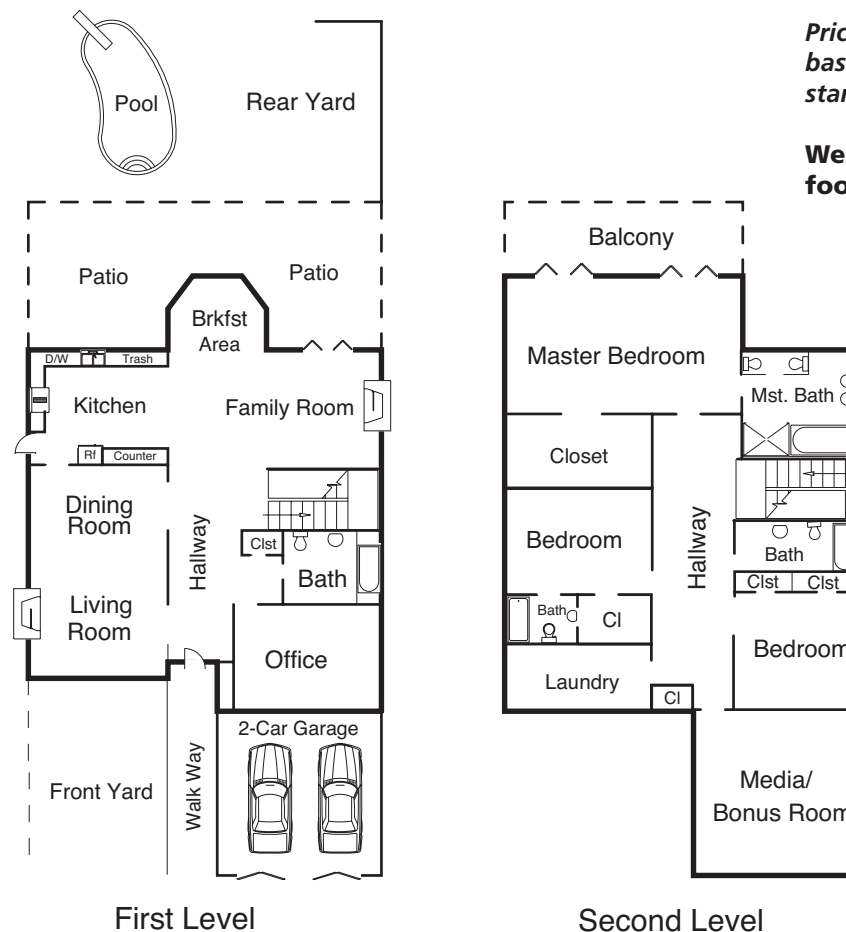




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## **David Offer Team: Employment Opportunity**

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